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Docket No. 3635-4000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): S.J. HODGDON & C.W. KADLEC

Group Art Unit: 3624

Serial No.: 09/259,770

Examiner: J. PATEL

Filed: March 1, 1999

For: METHOD OF RISK MANAGEMENT AND OF ACHIEVING A RECOMMENDED
ASSET ALLOCATION AND WITHDRAWAL STRATEGY, AND COMPUTER-
READABLE MEDIUM, APPARATUS AND COMPUTER PROGRAM THEREOF

EXPRESS MAIL CERTIFICATE

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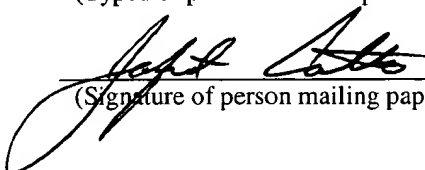
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